

Application No.: 09/204,390

Attorney Docket No.: 72167.000061

Amendments to the Claims:**Please amend the claims as set forth below:**

1. (Currently amended) A method for processing transaction data using a processing system, the method comprising:
 - receiving transaction data, the transaction data containing account numbers;
 - identifying non-issuer account numbers which represent accounts not issued by an issuer using the processing system; and
 - performing a matching process including:
 - identifying a consumer associated with at least one of the identified non-issuer account numbers;
 - determining if the identified consumer is a customer of the issuer; and
 - if the identified consumer is a customer of the issuer, then linking the non-issuer account number of the customer with the issuer account number of the customer, so as to provide the issuer account number of the customer appended to the non-issuer account number~~matching the identified non-issuer account numbers with account numbers representing accounts issued by the issuer; and~~
 - if the identified consumer is not a customer of the issuer, then discarding the non-issuer account number associated with such consumer; and
 - outputting results from the matching process, the results~~the identified non-issuer account numbers with account numbers representing accounts issued by the issuer~~including the issuer account number of the customer appended to the non-issuer account number.
2. (Currently amended) A method as recited in claim 1, wherein the matching step

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is performed by a credit bureau, and the identifying non-issuer account numbers which represent accounts not issued by an issuer is performed by the issuer, comprises:

~~— identifying a consumer associated with at least one of the identified non-issuer account numbers;~~

~~— determining if the identified consumer is a customer of the issuer, the customer having an issuer account number representing an issuer account issued by the issuer; and~~

~~— linking the non-issuer account number of the customer with the issuer account number of the customer.~~

3. (Original) A method as recited in claim 1, further comprising the step of maintaining a database containing issuer account numbers representing issuer accounts of customers of an issuer, and containing customer non-issuer account numbers representing non-issuer accounts of the customers.

4. (Currently amended) A method as recited in claim 3, further comprising the step of:

adding the matched non-issuer account numbers, which were matched to an issuer account number, to the database as customer non-issuer account numbers.

5. (Original) A method as recited in claim 3 wherein the database further contains historical transaction data representing previous transactions performed by the customer using a non-issuer account, the method further comprising the step of:

updating the historical transaction data in the database by adding received transaction data which contains matched non-issuer account numbers.

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6. (Original) A method as recited in claim 3, further comprising the step of performing queries on the database.

7. (Original) A method as recited in claim 6, further comprising determining the use of the non-issuer account by the customer in response to a result of the query.

8. (Original) A method as recited in claim 7, further comprising marketing services of the issuer to the customer in response to the determined use by the customer.

9. (Currently amended) A method as recited in claim 1, wherein the identifying non-issuer account numbers which represent accounts not issued by an issuer includes further comprising the steps of:

eliminating transaction data containing account numbers issued by the user; and

the method further including

eliminating transaction data which contains data representing duplicate non-issuer account numbers.

10. (Currently amended) A method for processing transaction data using a processing system, the method comprising:

receiving new transaction data, the new transaction data representing new credit transactions and comprising records containing at least account numbers of accounts which initiated the new credit transactions;

eliminating new transaction data based on a determination that new transaction data contains containing issuer account numbers, the issuer account numbers representing issuer accounts of customers of an issuer, the eliminating performed using the processing system;

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generating a list of account numbers contained in the new transaction data which are not issuer account numbers;

identifying ~~account numbers in the list which represent accounts owned by the customers of the issuer, the such identified~~ account numbers being denoted as matched non-issuer account numbers, the identifying account numbers in the list being based on and including performing a determination of whether the account numbers in the list belong to customers of the issuer; and associating, by customer, the non-issuer account numbers with issuer account numbers to constitute a result; and
outputting the result.

11. (Original) A method as recited in claim 10, further comprising the step of maintaining a database containing issuer account numbers, and containing customer non-issuer account numbers representing non-issuer accounts of the customers.

12. (Original) A method as recited in claim 11, further comprising the step of: adding the associated non-issuer account numbers to the database as customer non-issuer account numbers.

13. (Original) A method as recited in claim 11 wherein the database further contains historical transaction data representing previous credit transactions performed by the customer using a non-issuer account, the method further comprising the step of:

updating the historical transaction data in the database by adding new transaction data which contains the associated non-issuer account numbers.

14. (Original) A method as recited in claim 11, further comprising the step of performing queries on the database.

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15. (Original) A method as recited in claim 14, further comprising determining use of the non-issuer account by the customer in response to a result of the query.

16. (Original) A method as recited in claim 15, further comprising marketing services of the issuer to the customer in response to the determined use by the customer.

17. (Original) A method as recited in claim 10, further comprising the step of: eliminating duplicate account numbers.

18. (Currently amended) A method for processing transaction data using a processing system, the method comprising:

maintaining a database using the processing system, the database containing issuer account numbers representing issuer accounts of customers of an issuer, containing non-issuer account numbers representing non-issuer accounts of the customers, and containing historical transaction data associated with non-issuer accounts;

receiving new transaction data, the new transaction data representing new credit transactions and comprising records containing at least account numbers of accounts which initiated the new credit transactions;

eliminating new transaction data containing issuer account numbers by comparing the new transaction data to the issuer account numbers maintained in the database using the processing system;

updating the historical transaction data maintained in the database by adding new transaction data containing previously identified non-issuer account numbers;

generating a list of account numbers contained in the new transaction data which are not issuer account numbers and which are not previously identified non-issuer account numbers;

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~~eliminating duplicate account numbers from the list;~~
~~identifying new non-issuer account numbers contained in the list by;~~
~~determining if the account numbers on the list belong to customers of the issuer;~~
~~and~~
~~If the if the account numbers on the list do belong to customers of the issuer, then~~
~~denoting such account numbers as the new non-issuer account numbers;~~
associating the new non-issuer account numbers with issuer account numbers;
adding the new non-issuer account numbers to the database; and
updating the historical transaction data in the database by adding the new transaction data
containing the new non-issuer account numbers.

19. (Original) A method as recited in claim 18, further comprising the step of
performing queries on the database.

20. (Original) A method as recited in claim 19, further comprising determining use of
the non-issuer account by the customer in response to a result of the query.

21. (Original) A method as recited in claim 20, further comprising marketing
services of the issuer to the customer in response to the determined use by the customer.

22. (New) A method as recited in claim 1, wherein identifying non-issuer account
numbers which represent accounts not issued by an issuer includes generating a file containing
the non-issuer account numbers;

the method including forwarding the file from the issuer to a credit bureau; and
wherein the outputting results from the matching process includes the credit bureau
forwarding the results from the credit bureau to the issuer.

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23. (New) A method as recited in claim 1, wherein generating the file containing the non-issuer account numbers includes dropping transaction data that relates to an account issued by the issuer.

24. (New) A method as recited in claim 1, wherein determining if the identified consumer is a customer of the issuer includes:

determining if the identified consumer has an issuer account number associated with an issuer account, which was issued by the issuer.
